



Stratification Report for La Hipotecaria S.A. Panama

Trust XVI
February 2022

The La Hipotecaria 16th Mortgage Trust pool was stratified on a variety of axes to provide an overview of pool characteristics. Each characteristic includes summary information as well as individual statistics by bucket. The cutoff date is 2/28/2022.

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Term

Min: 192 Max: 360 WA (original balance): 360 WA (remaining balance): 360

Original Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
192	1	35,400	0.03%	17,367	0.02%	0.02%	0.25%	192	95
240	4	139,555	0.11%	100,095	0.09%	0.11%	0.80%	240	170
264	2	104,771	0.08%	70,108	0.06%	0.17%	1.71%	264	167
300	2	85,000	0.07%	71,342	0.06%	0.23%	1.62%	300	238
324	1	34,645	0.03%	26,778	0.02%	0.26%	0.25%	324	249
348	3	148,424	0.12%	133,610	0.12%	0.38%	1.40%	348	308
360	2,885	127,773,983	99.57%	109,944,194	99.62%	100.00%	1.34%	360	303
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Balance

Original Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
15,000 - 20,000	2	38,275	0.03%	25,989	0.02%	0.02%	0.00%	360	245
20,000 - 25,000	20	463,553	0.36%	287,772	0.26%	0.28%	0.00%	360	231
25,000 - 30,000	96	2,566,995	2.00%	1,716,313	1.56%	1.84%	0.08%	359	244
30,000 - 35,000	258	8,259,792	6.44%	6,167,921	5.59%	7.43%	0.29%	359	269
35,000 - 40,000	655	24,451,374	19.05%	19,824,888	17.96%	25.39%	0.58%	360	289
40,000 - 45,000	986	40,268,242	31.38%	35,878,039	32.51%	57.90%	1.63%	360	312
45,000 - 50,000	248	11,826,103	9.22%	10,508,432	9.52%	67.42%	1.72%	360	312
50,000 - 55,000	160	8,258,218	6.44%	7,447,025	6.75%	74.17%	1.72%	360	317
55,000 - 60,000	146	8,452,351	6.59%	7,411,322	6.72%	80.89%	1.70%	360	306
60,000 - 65,000	74	4,636,222	3.61%	3,899,043	3.53%	84.42%	1.70%	359	292
65,000 - 70,000	67	4,555,880	3.55%	4,081,503	3.70%	88.12%	1.65%	360	314
70,000 - 75,000	68	4,907,249	3.82%	4,449,209	4.03%	92.15%	1.72%	360	318
75,000 - 80,000	88	6,867,373	5.35%	6,114,928	5.54%	97.69%	1.73%	360	312
80,000 - 85,000	9	737,919	0.58%	670,810	0.61%	98.30%	2.11%	360	314
85,000 - 90,000	3	265,862	0.21%	240,096	0.22%	98.51%	2.34%	360	312
90,000 - 95,000	5	464,726	0.36%	432,475	0.39%	98.91%	1.60%	360	329
95,000 - 100,000	7	693,714	0.54%	634,256	0.57%	99.48%	1.71%	360	322
100,000 - 105,000	6	607,929	0.47%	573,474	0.52%	100.00%	1.75%	360	334
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Property Value

Min: 23,577 Max: 110,702 Average: 49,452

Original Property Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
20,000 - 25,000	4	82,292	0.06%	54,625	0.05%	0.05%	0.00%	360	242
25,000 - 30,000	38	972,543	0.76%	629,059	0.57%	0.62%	0.04%	360	240
30,000 - 35,000	167	4,909,778	3.83%	3,475,198	3.15%	3.77%	0.21%	359	255
35,000 - 40,000	351	12,369,821	9.64%	9,690,106	8.78%	12.55%	0.25%	360	282
40,000 - 45,000	448	16,927,232	13.19%	13,608,241	12.33%	24.88%	0.60%	360	286
45,000 - 50,000	390	16,510,768	12.87%	14,430,386	13.08%	37.95%	1.68%	359	305
50,000 - 55,000	841	35,177,404	27.41%	31,383,701	28.44%	66.39%	1.68%	360	313
55,000 - 60,000	225	11,706,628	9.12%	10,519,198	9.53%	75.92%	1.72%	360	315
60,000 - 65,000	158	9,126,196	7.11%	8,144,810	7.38%	83.30%	1.69%	359	313
65,000 - 70,000	66	4,372,253	3.41%	3,855,592	3.49%	86.80%	1.67%	360	308
70,000 - 75,000	69	4,879,317	3.80%	4,445,948	4.03%	90.82%	1.69%	360	320
75,000 - 80,000	81	6,193,423	4.83%	5,525,654	5.01%	95.83%	1.72%	360	313
80,000 - 85,000	36	2,849,182	2.22%	2,529,532	2.29%	98.12%	1.82%	360	309
85,000 - 90,000	2	167,707	0.13%	149,038	0.14%	98.26%	2.50%	360	304
90,000 - 95,000	4	320,081	0.25%	291,642	0.26%	98.52%	2.24%	360	315
95,000 - 100,000	7	650,594	0.51%	603,703	0.55%	99.07%	1.64%	360	329
100,000 - 105,000	9	906,447	0.71%	841,634	0.76%	99.83%	1.72%	360	328
105,000 - 110,000	1	99,910	0.08%	89,230	0.08%	99.91%	1.75%	360	314
110,000 - 115,000	1	100,200	0.08%	96,199	0.09%	100.00%	1.75%	360	342
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Loan To Value

Min: 50.00% Max: 99.00% WA (original balance): 90.34% WA (remaining balance): 90.20%

Original Loan To Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
50 %- 60%	1	45,000	0.04%	42,107	0.04%	0.04%	1.75%	360	335
60 %- 70%	3	111,750	0.09%	90,375	0.08%	0.12%	1.75%	360	279
70 %- 80%	121	4,579,966	3.57%	4,051,291	3.67%	3.79%	1.57%	358	309
80 %- 90%	1,625	62,731,711	48.89%	54,108,054	49.03%	52.82%	1.25%	360	305
90 %- 100%	1,148	60,853,350	47.42%	52,071,669	47.18%	100.00%	1.42%	360	300
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Debt To Income

Min: 11.10% Max: 54.99% WA (original balance): 37.33% WA (remaining balance): 37.44%

Original Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10 %- 20%	133	5,015,004	3.91%	4,158,757	3.77%	3.77%	1.11%	359	295
20 %- 30%	585	23,321,150	18.17%	19,713,970	17.86%	21.63%	1.15%	360	299
30 %- 40%	1,037	46,332,912	36.11%	39,714,838	35.99%	57.62%	1.33%	359	301
40 %- 50%	1,005	47,123,819	36.72%	41,150,140	37.29%	94.90%	1.46%	360	307
50 %- 60%	138	6,528,893	5.09%	5,625,790	5.10%	100.00%	1.51%	360	303
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Mortgage Debt To Income

Min: 9.17% Max: 34.99% WA (original balance): 26.27% WA (remaining balance): 26.40%

Original Mortgage Debt To Income	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0 %- 10%	1	30,395	0.02%	26,269	0.02%	0.02%	0.00%	360	311
10 %- 20%	572	22,095,519	17.22%	18,351,828	16.63%	16.65%	1.08%	360	295
20 %- 30%	1,554	66,938,196	52.16%	57,394,645	52.01%	68.66%	1.26%	360	302
30 %- 40%	771	39,257,867	30.59%	34,590,753	31.34%	100.00%	1.64%	359	308
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Borrower Rate

Min: 0.00% Max: 3.50% WA (original balance): 1.16% WA (remaining balance): 1.20%

Original Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	882	30,184,293	23.52%	23,262,987	21.08%	21.08%	0.19%	360	278
1% - 2%	1,982	96,600,405	75.28%	85,957,046	77.89%	98.96%	1.69%	360	312
2% - 3%	30	1,202,697	0.94%	855,202	0.77%	99.74%	1.88%	355	235
3% - 4%	4	334,382	0.26%	288,260	0.26%	100.00%	3.69%	360	284
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Original Subsidy

Min: 2.00% Max: 6.75% WA (original balance): 4.34% WA (remaining balance): 4.30%

Original Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2% - 3%	4	334,382	0.26%	288,260	0.26%	0.26%	3.69%	360	284
3% - 4%	2	87,114	0.07%	71,168	0.06%	0.33%	1.37%	360	282
4% - 5%	2,060	99,482,147	77.53%	88,211,436	79.93%	80.25%	1.67%	360	310
5% - 6%	647	22,975,875	17.90%	18,114,586	16.41%	96.67%	0.21%	360	284
6% - 7%	185	5,442,259	4.24%	3,678,046	3.33%	100.00%	0.00%	359	248
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Remaining Term

Min: 95

Max: 346

WA (original balance): 303

WA (remaining balance): 305

Remaining Term	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
60 - 119	1	35,400	0.03%	17,367	0.02%	0.02%	0.25%	192	95
120 - 179	3	119,927	0.09%	69,423	0.06%	0.08%	1.12%	253	140
180 - 239	75	2,150,420	1.68%	1,393,143	1.26%	1.34%	0.59%	352	227
240 - 299	1,292	53,156,990	41.42%	42,000,177	38.06%	39.40%	1.06%	360	278
300 - 359	1,527	72,859,041	56.78%	66,883,385	60.60%	100.00%	1.58%	360	324
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Remaining Balance

Remaining Balance	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
10,000 - 15,000	22	514,151	0.40%	301,771	0.27%	0.27%	0.00%	360	229
15,000 - 20,000	77	2,013,601	1.57%	1,317,376	1.19%	1.47%	0.04%	354	236
20,000 - 25,000	213	6,642,714	5.18%	4,811,680	4.36%	5.83%	0.22%	360	262
25,000 - 30,000	421	15,070,981	11.74%	11,602,093	10.51%	16.34%	0.35%	360	277
30,000 - 35,000	447	17,866,738	13.92%	14,779,331	13.39%	29.73%	1.35%	359	289
35,000 - 40,000	874	35,861,475	27.95%	32,316,990	29.28%	59.01%	1.54%	360	316
40,000 - 45,000	204	9,844,043	7.67%	8,749,636	7.93%	66.94%	1.72%	360	312
45,000 - 50,000	254	13,400,117	10.44%	12,039,471	10.91%	77.85%	1.72%	360	315
50,000 - 55,000	78	4,706,889	3.67%	4,110,478	3.72%	81.57%	1.68%	360	305
55,000 - 60,000	80	5,007,050	3.90%	4,553,210	4.13%	85.70%	1.68%	360	319
60,000 - 65,000	68	4,788,864	3.73%	4,249,838	3.85%	89.55%	1.66%	360	310
65,000 - 70,000	89	6,638,022	5.17%	5,999,463	5.44%	94.99%	1.75%	360	317
70,000 - 75,000	41	3,206,857	2.50%	2,964,929	2.69%	97.67%	1.77%	360	325
75,000 - 80,000	10	817,698	0.64%	764,057	0.69%	98.37%	1.93%	360	328
80,000 - 85,000	4	358,784	0.28%	329,427	0.30%	98.66%	1.56%	360	324
85,000 - 90,000	4	386,019	0.30%	352,394	0.32%	98.98%	1.69%	360	322
90,000 - 95,000	7	690,824	0.54%	639,645	0.58%	99.56%	1.71%	360	327
95,000 - 100,000	5	506,949	0.40%	481,707	0.44%	100.00%	1.75%	360	337
Total	2,898	128,321,777	100.00%	110,363,496			1.38%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Current Loan To Value

Min: 41.82% Max: 96.55% WA (original balance): 77.56% WA (remaining balance): 78.13%

Current LoanTo Value	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
40 %- 50%	14	384,011	0.30%	226,699	0.21%	0.21%	0.24%	337	222
50 %- 60%	81	2,185,974	1.70%	1,435,110	1.30%	1.51%	0.22%	353	237
60 %- 70%	684	24,478,753	19.08%	19,241,197	17.43%	18.94%	0.88%	360	279
70 %- 80%	1,327	55,627,247	43.35%	48,246,341	43.72%	62.66%	1.41%	360	305
80 %- 90%	482	27,844,211	21.70%	24,461,374	22.16%	84.82%	1.65%	360	307
90 %- 100%	310	17,801,581	13.87%	16,752,775	15.18%	100.00%	1.46%	360	333
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Current Borrower Rate

Min: 0.00% Max: 3.75% WA (original balance): 1.34% WA (remaining balance): 1.38%

Current Borrower Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
0% - 1%	883	30,214,688	23.55%	23,287,723	21.10%	21.10%	0.19%	360	278
1% - 2%	1,999	97,251,913	75.79%	86,428,770	78.31%	99.41%	1.69%	360	311
2% - 3%	12	520,794	0.41%	358,742	0.33%	99.74%	2.07%	348	221
3% - 4%	4	334,382	0.26%	288,260	0.26%	100.00%	3.69%	360	284
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Current Subsidy

Min: 2.00% Max: 5.75% WA (original balance): 4.36% WA (remaining balance): 4.32%

Current Subsidy	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2% - 3%	4	334,382	0.26%	288,260	0.26%	0.26%	3.69%	360	284
3% - 4%	12	520,794	0.41%	358,742	0.33%	0.59%	2.07%	348	221
4% - 5%	1,999	97,251,913	75.79%	86,428,770	78.31%	78.90%	1.69%	360	311
5% - 6%	883	30,214,688	23.55%	23,287,723	21.10%	100.00%	0.19%	360	278
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Current Total Rate

Min: 5.25% Max: 5.75% WA (original balance): 5.70% WA (remaining balance): 5.70%

Current Total Rate	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
5% - 6%	2,898	128,321,777	100.00%	110,363,496	100.00%	100.00%	1.34%	360	303
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Origination Year

Origination Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2010	21	569,053	0.44%	349,881	0.32%	0.32%	0.34%	360	225
2011	49	1,428,175	1.11%	915,323	0.83%	1.15%	0.69%	356	227
2012	36	1,112,178	0.87%	779,535	0.71%	1.85%	0.89%	360	245
2013	213	7,735,069	6.03%	5,595,936	5.07%	6.92%	0.60%	360	258
2014	323	12,548,977	9.78%	9,499,355	8.61%	15.53%	0.81%	359	267
2015	323	14,083,007	10.97%	11,219,774	10.17%	25.70%	1.02%	360	280
2016	371	16,397,384	12.78%	13,761,059	12.47%	38.17%	1.46%	360	293
2017	328	15,126,413	11.79%	13,167,054	11.93%	50.10%	1.63%	359	304
2018	473	22,209,545	17.31%	20,058,930	18.18%	68.27%	1.57%	360	317
2019	408	19,639,075	15.30%	18,310,263	16.59%	84.86%	1.56%	360	329
2020	353	17,472,901	13.62%	16,706,386	15.14%	100.00%	1.56%	360	340
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Subsidy Expiration Year

Subsidy expiration Year	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
2025	22	594,353	0.46%	365,539	0.33%	0.33%	0.32%	360	225
2026	49	1,426,089	1.11%	914,318	0.83%	1.16%	0.69%	356	227
2027	35	1,088,964	0.85%	764,881	0.69%	1.85%	0.91%	360	245
2028	216	7,854,906	6.12%	5,686,715	5.15%	7.01%	0.61%	360	258
2029	467	19,873,017	15.49%	16,394,891	14.86%	21.86%	1.11%	359	291
2030	663	30,883,055	24.07%	27,297,981	24.73%	46.60%	1.31%	360	313
2031	369	16,340,790	12.73%	13,723,629	12.43%	59.03%	1.47%	360	293
2032	327	15,085,918	11.76%	13,131,205	11.90%	70.93%	1.63%	359	304
2033	470	22,059,460	17.19%	19,920,510	18.05%	88.98%	1.57%	360	317
2034	280	13,115,225	10.22%	12,163,827	11.02%	100.00%	1.51%	360	327
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Property Type

Property Type	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
SFH	2,898	128,321,777	100.00%	110,363,496	100.00%	100.00%	1.34%	360	303
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

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For La Hipotecaria Panama
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Loan Purpose

Loan Purpose	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
New Property	2,898	128,321,777	100.00%	110,363,496	100.00%	100.00%	1.34%	360	303
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Current Delinquency Status

Delinquency Status	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Current	2,771	122,777,120	95.68%	105,523,504	95.61%	95.61%	1.35%	360	303
30	87	3,925,652	3.06%	3,435,748	3.11%	98.73%	1.29%	360	305
60	27	1,029,171	0.80%	885,125	0.80%	99.53%	1.08%	360	302
90	10	458,229	0.36%	407,937	0.37%	99.90%	1.27%	360	308
120	2	91,105	0.07%	73,878	0.07%	99.97%	1.10%	360	280
150	1	40,500	0.03%	37,302	0.03%	100.00%	1.75%	360	307
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Stratification Report

La Hipotecaria Panama - Trust XVI
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For La Hipotecaria Panama
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State

State	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
Unknown	561	25,748,231	20.07%	23,552,525	21.34%	21.34%	1.47%	360	322
Bocas del Toro	4	146,520	0.11%	111,161	0.10%	21.44%	0.25%	360	274
Chiriquí	421	17,142,022	13.36%	13,888,483	12.58%	34.03%	1.13%	359	286
Coclé	131	5,233,282	4.08%	4,482,693	4.06%	38.09%	1.38%	359	301
Colón	6	358,823	0.28%	280,461	0.25%	38.34%	1.72%	343	259
Herrera	270	11,159,502	8.70%	9,235,333	8.37%	46.71%	1.22%	360	292
Los Santos	61	2,570,590	2.00%	2,204,503	2.00%	48.71%	1.53%	360	301
Panamá	1,145	53,902,001	42.01%	46,122,913	41.79%	90.50%	1.35%	360	301
Veraguas	299	12,060,805	9.40%	10,485,425	9.50%	100.00%	1.39%	360	307
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

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For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Payment Method

Payment Method	Loans	Original Balance	Percent	Remaining Balance	Percent	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
DD	2,491	111,625,454	86.99%	96,495,684	87.43%	87.43%	1.37%	360	304
VOL	407	16,696,323	13.01%	13,867,812	12.57%	100.00%	1.17%	360	292
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					

Employer

Employer	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
MIN.DE GOBIERNO Y JUSTICIA (4)	306	12,089,967	9.42%	10,236,040	9.27%	9.27%	1.21%	360	301
MINISTERIO DE EDUCACION (7)	161	6,546,911	5.10%	5,417,286	4.91%	14.18%	1.29%	359	292
IMPORTADORA RICAMAR, S.A.	69	2,835,209	2.21%	2,509,530	2.27%	16.46%	1.34%	360	313
MINISTERIO DE LA PRESIDENCIA (3)	40	2,158,841	1.68%	1,824,286	1.65%	18.11%	1.61%	358	294
CAJA DEL SEGURO SOCIAL	39	1,545,290	1.20%	1,320,368	1.20%	19.31%	1.19%	360	304
MINISTERIO DE SALUD (12)	38	1,492,109	1.16%	1,259,937	1.14%	20.45%	1.26%	360	299
MINISTERIO DE GOBIERNO Y JUSTICIA	36	1,658,670	1.29%	1,412,211	1.28%	21.73%	1.51%	360	300
RIBA SMITH	34	1,512,812	1.18%	1,346,873	1.22%	22.95%	1.46%	360	314
INMOBILIARIA DON ANTONIO (CREDIREY, S.A.)	31	1,259,010	0.98%	1,113,952	1.01%	23.96%	1.34%	360	313
COMPañA GOLY, S.A.	29	1,203,165	0.94%	1,043,549	0.95%	24.90%	1.29%	360	306
AGENCIAS FEDURO	27	1,164,398	0.91%	1,019,834	0.92%	25.83%	1.35%	360	309
FARMACIAS ARROCHA	23	980,401	0.76%	856,592	0.78%	26.60%	1.41%	360	307
UNIVERSIDAD DE PANAMA	20	947,872	0.74%	822,259	0.75%	27.35%	1.42%	360	306
BANCO GENERAL, S.A.	19	838,574	0.65%	722,784	0.65%	28.00%	1.20%	360	306
CUERPO DE BOMBEROS DE PMA.	18	800,527	0.62%	669,100	0.61%	28.61%	1.54%	360	293
INDUSTRIAS LACTEAS	18	841,337	0.66%	747,817	0.68%	29.29%	1.37%	360	315
C.S.S.JUBILADOS Y PENSIONADO	17	715,142	0.56%	554,061	0.50%	29.79%	1.07%	333	254
SUPERMERCADO EXTRA	16	632,722	0.49%	533,271	0.48%	30.27%	1.00%	360	300
TRIBUNAL ELECTORAL	16	702,571	0.55%	607,477	0.55%	30.82%	1.35%	360	306
ORGANO JUDICIAL	15	695,069	0.54%	580,896	0.53%	31.35%	1.42%	360	293
PRODUCTOS TOLEDANO	15	632,697	0.49%	557,500	0.51%	31.85%	0.93%	360	314
EMPRESAS ROMERO, INC.	14	537,943	0.42%	417,362	0.38%	32.23%	0.68%	360	278
BAC INTERNATIONAL BANK PANAMA	13	762,097	0.59%	687,272	0.62%	32.86%	1.65%	360	317
CABLE ONDA	13	641,369	0.50%	560,483	0.51%	33.36%	1.45%	360	309
GAMING & SERVICIOS DE PANAMA	13	648,989	0.51%	574,060	0.52%	33.88%	1.55%	360	303
D.J.M.A.U DIRECCION MUNICIPAL DE ASEO URB. Y MANT.	12	501,692	0.39%	417,827	0.38%	34.26%	0.82%	360	299
MINISTERIO DE OBRAS PUBLICAS	12	503,930	0.39%	415,353	0.38%	34.64%	1.07%	360	293
I.D.A.A.N.	11	506,052	0.39%	428,717	0.39%	35.03%	1.45%	360	298
PRODUCTOS ALIMENTICIOS PASCUAL, S.A.	11	468,868	0.37%	418,235	0.38%	35.41%	1.27%	360	318
AMERICAN FAST FOOD SERVICES,S.A.	10	395,095	0.31%	347,118	0.31%	35.72%	1.37%	360	309
COCHEZ Y CIA, S.A.	10	436,646	0.34%	381,766	0.35%	36.07%	1.45%	360	304
INDUSTRIAS ALIMENTICIAS RICAS VIANDAS	10	451,682	0.35%	393,714	0.36%	36.42%	1.41%	360	307
PANAMA PORTS COMPANY	10	471,153	0.37%	369,949	0.34%	36.76%	1.61%	360	270
Otros	1,772	80,742,965	62.92%	69,796,019	63.24%	100.00%	1.37%	360	304

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For La Hipotecaria Panama
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Total	2,898	128,321,777	100.00%	110,363,496	1.34%	360	303
Minimum		18,813		12,070	0.00%	192	95
Maximum		101,935		98,533	3.75%	360	346
Average		44,279		38,083			

Stratification Report

La Hipotecaria Panama - Trust XVI
February 2022

For La Hipotecaria Panama
Cutoff Date: 2/28/2022

Project

Project	Loans	Original Balance	Percentage	Remaining Balance	Percentage	Cumulative	Interest Rate (WA)	Original Term (WA)	Remaining Term (WA)
RES. VILLA DEL CARMEN	13	655,800	0.51%	550,102	0.50%	0.50%	1.73%	360	290
URB. RESIDENCIAL VILLA LINETH	10	331,395	0.26%	234,643	0.21%	0.71%	0.40%	360	258
RESIDENCIAL VILLA DEL CARMEN	6	228,320	0.18%	171,866	0.16%	0.87%	0.56%	360	271
RESIDENCIAL VILLAS DEL SOL	6	216,850	0.17%	172,502	0.16%	1.02%	1.06%	360	283
LAS PERLAS DE PILON	5	294,552	0.23%	243,411	0.22%	1.24%	1.66%	360	285
URBANIZACION VALLE HERMOSO	4	150,074	0.12%	122,335	0.11%	1.35%	1.06%	360	286
BRISAMAR	3	87,332	0.07%	55,247	0.05%	1.40%	0.00%	360	232
LA ARBOLEDA	3	138,980	0.11%	107,136	0.10%	1.50%	1.32%	360	267
LAS PRADERAS	3	84,250	0.07%	54,198	0.05%	1.55%	0.80%	360	226
RES. BRISAS DE ATALAYA	3	116,400	0.09%	100,773	0.09%	1.64%	1.29%	360	308
RESIDENCIAL LA FLORESTA	3	157,410	0.12%	138,814	0.13%	1.77%	1.50%	360	311
Otros	2,839	125,860,414	98.08%	108,412,468	98.23%	100.00%	1.35%	360	303
Total	2,898	128,321,777	100.00%	110,363,496			1.34%	360	303
Minimum		18,813		12,070			0.00%	192	95
Maximum		101,935		98,533			3.75%	360	346
Average		44,279		38,083					